

Fill in this information to identify your case and this filing:

Debtor 1	Nayna Patel		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Vinod Patel		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF GEORGIA</u>			
Case number	<u>16-11274</u>		

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

709 Fosters Court

Street address, if available, or other description

Evans **GA** **30809-0000**

City State ZIP Code

Columbia

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$329,574.00

Current value of the portion you own?

\$329,574.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>**\$329,574.00****Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Nayna Patel**
Debtor 2 **Vinod Patel**Case number (if known) **16-11274****3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**☐ No
☒ Yes3.1 Make: **Mercedes**
Model: **ML-350**
Year: **2007**
Approximate mileage: **87000**
Other information:
Purchased used in 2013**Who has an interest in the property?** Check one

- ☐
- Debtor 1 only
-
- ☒
- Debtor 2 only
-
- ☐
- Debtor 1 and Debtor 2 only
-
- ☐
- At least one of the debtors and another

☐ Check if this is community property
(see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?****Current value of the portion you own?****\$14,000.00****\$14,000.00**3.2 Make: **Lexus**
Model: **ES 350**
Year: **2007**
Approximate mileage: **115000**
Other information:
Purchased in 2009**Who has an interest in the property?** Check one

- ☒
- Debtor 1 only
-
- ☐
- Debtor 2 only
-
- ☐
- Debtor 1 and Debtor 2 only
-
- ☐
- At least one of the debtors and another

☐ Check if this is community property
(see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?****Current value of the portion you own?****\$11,000.00****\$11,000.00**3.3 Make: **Toyota**
Model: **Tundra**
Year: **2007**
Approximate mileage: **90000**
Other information:
Purchased in 2011**Who has an interest in the property?** Check one

- ☐
- Debtor 1 only
-
- ☐
- Debtor 2 only
-
- ☒
- Debtor 1 and Debtor 2 only
-
- ☐
- At least one of the debtors and another

☐ Check if this is community property
(see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?****Current value of the portion you own?****\$17,000.00****\$17,000.00****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*☒ No
☐ Yes**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>****\$42,000.00****Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**6. Household goods and furnishings***Examples: Major appliances, furniture, linens, china, kitchenware*☐ No
☒ Yes. Describe.....**4 bedroom suites, 1 kitchen suite, 1 living room suite, and 1 office suite.****\$4,000.00**

Debtor 1 **Nayna Patel**
Debtor 2 **Vinod Patel**Case number (if known) **16-11274****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☐ No☒ Yes. Describe.....**Broken Flat Screen (\$20); Desktop Computer (\$50); 2 Smart Phones (\$30); 2 alarm clocks (\$10).****\$110.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☐ No☒ Yes. Describe.....**Old Digital Camera (\$20) and Old Trampoline (\$10)****\$0.00****10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....**Misc. Clothing****\$500.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....**Misc. Costume Jewelry****\$50.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$4,660.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the
portion you own?
Do not deduct secured**

Debtor 1 **Nayna Patel**
Debtor 2 **Vinod Patel**Case number (if known) **16-11274**

claims or exemptions.

16. Cash*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1.	Sun Trust - substantial balance due to receipt of recent tax refund	\$11,000.00
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17.2.	Joint checking with daughter Georgia Bank and Trust	\$24,000.00
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17.3.	CitiBank NRA (non-resident of India) Bank Account with approximately \$202,244.28 Rupee (upon information and belief, 1 Indian rupee = 0.015 US Dollars).	\$3,032.00
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18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☐ No☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

HARYKRUSNA, PLLC D/B/A TRAVEL LODGE	100	%	\$550,000.00
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DHARA AND VIKES, LLC D/B/A SUNSET INN-DEFUNCT HOTEL FORMERLY LOCATED IN CHARLOTTE, NC; FORCED TO SHORT SALE REAL PROPERTY WHERE THE HOTEL WAS LOCATED AND NOW FACING A LARGE DEFICIENCY	100	%	\$0.00
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20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

IRA	American Equity	\$15,000.00
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Debtor 1 **Nayna Patel**
Debtor 2 **Vinod Patel**Case number (if known) **16-11274**

401k	Retirement Account	\$5,000.00
IRA	American Equity	\$15,000.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☐ No☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:

Debtor 1 **Nayna Patel**
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Case number (if known) **16-11274**

**New York Life Insurance Company -
 Term
 Collateral to Alma Bank Debt iao
 \$712,000**

\$1.00

**New York Life Insurance Policy - Term
 Collateral to Alma Bank debt iao
 \$712,000**

\$1.00**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$623,034.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here****\$0.00**

Debtor 1 **Nayna Patel**
 Debtor 2 **Vinod Patel**

Case number (if known) **16-11274**

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$329,574.00
56. Part 2: Total vehicles, line 5	\$42,000.00	
57. Part 3: Total personal and household items, line 15	\$4,660.00	
58. Part 4: Total financial assets, line 36	\$623,034.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
	+	
62. Total personal property. Add lines 56 through 61...	\$669,694.00	Copy personal property total \$669,694.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$999,268.00

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF GEORGIA
AUGUSTA DIVISION

IN RE:)
)
NAYNA PATEL AND)
VINOD PATEL,) CHAPTER 13 CASE NO.: 16-11274-SDB
Debtors.)

VERIFICATION OF AMENDED SCHEDULES "A/B"

COMES NOW, Debtors in the above-captioned Chapter 13 case and amend their
Schedules A/B.

Debtors verify the foregoing amendments this 16th day of November, 2016.

/s/ Nayna Patel
NAYNA PATEL

/s/ Vinod Patel
VINOD PATEL

Prepared and presented by:

/s/ Charles W. Wills
Charles W. Wills
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CERTIFICATE OF SERVICE

This is to certify that a copy of the VERIFICATION and AMENDED SCHEDULES "A/B" were served upon the following party electronically via ECF

Huon Le
Chapter 13 Trustee
[VIA ECF]

This 16th day of November, 2016.

/s/ Charles W. Wills
Charles W. Wills
Attorney for Debtor

KLOSINSKI OVERSTREET, LLP
#7 George C. Wilson Court
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